



The Effect of Work Engagement and Self-Efficacy on Job Burnout of Credit Analyst

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ABSTRACT

The purpose of this research is to determine the effect of work engagement and self-efficacy on credit analyst's job burnout. Job burnout is one aspect that influence negligence in analyze a credit application. Job burnout is a condition with emotional fatigue, physical fatigue, and lack of energy which can cause a person's low performance. BRI is the largest profit bank in Indonesian banking industry and always grows up to 2017. High number of debtors and credit applications can also increase the workload and job burnout for the analyst. Job burnout can be minimized by a high work engagement between workers and their job. Work engagement is a condition when worker easier to manage work relationship and manage stress on work pressure. Self-efficacy also will prevent job burnout. Person with high self-efficacy has a good competence to face challenges in their workplace.

This study used primary data source collected by questionnaire technique. Respondents in this study were credit analysts at Bank Rakyat Indonesia Renon Branch Office. Hypothesis was tested by using multiple linear regression analysis. The result showed that work engagement and self-efficacy had a negative and significant effect on job burnout of credit analyst.

Keywords: Work Engagement, Self-efficacy, Job Burnout, and Credit Analyst.

INTRODUCTION

Banking is an important sector that related to public welfare. It main activity is collecting and distributing fund to people. Loan is fund that distribute to people to improve their welfare (Law Number 10 of 1998). Bank has several products to offer in order to attract people both in saving and borrowing fund. The products that offered to public must refer to Bank Indonesia (BI) regulations. Credit as one of the bank's products has several types such as Home Ownership Loans (KPR), Investment Credit (KI), Working Capital Credit (KMK) and several other programs. Credit marketer is person who offer credit to people. In some banks, they not only offer the credit but also analyze the credit submission. Credit analyst has to evaluating the data and does other supporting aspects that submitted by the credit applicant in order to making a decision whether the credit application is accepted or rejected (Suyatno., 2003:70). Credit must distribute well and must refer to the credit principles. The credit principles are very important to make sure about the character, collateral, ability to pay, and the business continuity of the debtor. When the analyst already has all of the information about the debtor, debtor's business and their financial statement, then the analyst will use it as a consideration to make a decision whether the credit application is accepted or rejected.

The inability of debtor to repay the credit installment will increase when the credit application does not analyze well. This will negatively affect to the bank's condition. There are several cases that occur due to poor analytical procedures. Jatim Bank, Malang Branch Office experienced a fictitious credit worth Rp. 24.8 billion which was initiated by one of the leaders of Jatim Bank, Malang Branch Office (nasional.tempo.co, 2015). The same case is also experienced by Bank Nasional



Indonesia 46, Bulukumba Branch, Makassar. There is a fictitious credit worth Rp. 54.7 billion which should be allocate to cassava farmers and tractor farmers but in fact the credit used for the personal benefit of the debtor (Radityastuti et al, 2016). Gorji (2011) states that job burnout was a reflection of emotional fatigue, body fatigue, and lack of energy that can make negative impact to individual performance. Job burnout also make people more pessimistic in facing their job, so it can make these individuals often have negative thoughts about their job. Job burnout can influence a negligence in analyze the credit application. It also happens to credit analyst at Bank Rakyat Indonesia (BRI). BRI is the largest profit bank in Indonesian banking industry and always grows up to 2017 (bri.co.id, 2018). High number of debtors and credit applications can also increase the workload and job burnout of the analyst.

Work engagement is one aspect that can reduce the job burnout. Work engagement is a condition when the members of an organization carry out their duties, express themselves physically, cognitively and emotionally while working. Work engagement is needed to encourage employee's motivation (May et al, 2004). Meyer (2012: 24) states that employees with strong work engagement will be easier to manage their duties and work pressure. Individuals with high work engagement will work more productive than individuals with low work engagement.

Self-efficacy also can reduce the job burnout. Self-efficacy is one of the characteristics needed at the employee level and can be considered as motivation and perseverance of employees when learn to do a difficult task (Lunenburg 2011). Individuals with those kinds of personalities tend to overcoming challenges at work well (Noviawati, 2016). Individuals with high self-efficacy will have a higher competence than individuals with low self-efficacy. Job burnout can be reduced by a strong someone's belief that they can do the difficult task and finished their job well. This is in line with the research of Shoji et al (2016) which states that self-efficacy is negatively related to job burnout.

This study was conducted to confirm previous research regarding personality traits that influence individual's job burnout. Job burnout is one aspect that takes part to decrease person's job performance, therefore it is necessary to know the personality aspects that affect the job burnout. The problems are as follows:

1. How does the work engagement influence job burnout?
2. How does the self-efficacy influence job burnout?

LITERATURE REVIEW

Personality Theory

Personality theory states that behavior can be predicted by understanding the three main components of personality: basic tendencies, characteristic adaptations, and self-concepts, as well as three supporting components, namely biological basics, objective biography, and external influences. The theory showed that behavior could be determined by one's personality (Feist and Feist, 2009: 430). This study uses a personality theory to explain the influence of work engagement and self-efficacy on credit analyst's job burnout. A person's behavior will be influenced by the nature of his personality, as well as in this study job burnout is positioned as behavior will be influenced by work engagement and self-efficacy as personality traits.

Work Engagement

Work engagement is a condition that describes individuals who have positive thoughts. Individuals with high work engagement have three important aspects, namely vigor, dedication and absorption. The vigor is characterized by mental resilience, persistence,

and high effort in completing work. Dedication is characterized by high enthusiasm in finishing their duties. Absorption is characterized from the individual's way of completing his work. These individuals tend to work happily and work in high concentration (Schaufeli et al, 2002). Work engagement can be measured by Utrecht Work Engagement Scale (UWES). Vigor is assessed by the following six items that refer to high levels of energy and resilience, the willingness to invest effort, not being easily fatigued, and persistence in the face of difficulties. Dedication is assessed by five items that refer to deriving a sense of significance from one's work, feeling enthusiastic and proud about one's job, and feeling inspired and challenged by it. Absorption is measured by six items that refer to being totally and happily immersed in one's work and having difficulties detaching oneself from it so that time passes quickly and one forgets everything else that is around (Schaufeli dan Bakker, 2004).

Self-efficacy

Self-efficacy is the belief of person that can handle the situation and deliver positive outcomes (Bandura, 1993). An individual with this kind of personality can decide the purpose for himself in a working situation and predict how much efforts should be given to achieve the goals. Self-efficacy leads to beliefs about one's ability to bring the motivation, sources of awareness, and a series of actions needed to deal with the situation. Several studies have proven that self-efficacy is related to the way individuals perform self-control, resistance to failure, seek effective problem solving, and make efforts to complete their tasks (Bandura, 1986) in (Cherian and Jacob, 2013). Individuals with high self-efficacy will have good job performance and satisfaction compared to individuals with low self-efficacy. Self-efficacy can be measured by General Self Efficacy Scale (GSES). The scale can be used to measure a general set of expectation that the individual carries into new situations (Chen et al, 2001).

Job Burnout

Leiter & Maslach suggested that burnout defined as emotional fatigue syndrome, depersonalization, and a sense of personal decline, achievement, which can occur to person who work with people in the same capacity (Leiter and Maslach, 1988:297). Cordes and Dougherty (1993) explains that job burnout was first put forward by Freudenberg (1974), which is a representation of psychological stress syndrome which shows a negative response as a result of work pressure. Some factors that can influence the occurrence of burnout can be categorized into two categories, internal and external factors. Internal factors can be gender, age, education, and marital status. External factors can be in the form of excess workload, role conflict, social support, physical conditions of the workplace, company management and job characteristics. Job burnout can be measured by Maslach Burnout Inventory (MBI). Maslach et al (1997) stated that the MBI is designed to assess the three components of burnout syndrome that refer to emotional exhaustion, depersonalization, and reduced personal accomplishment. There are 22 items which are divided into three subscales. First subscale refers to feelings of being emotionally overextended and exhausted by one's work. Second subscale refers to unfeeling and impersonal response toward recipients of one's service, care, treatment, or instruction. Third subscale refers to feeling of competence and successful achievement in one's work with people.

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Person with high work engagement has three important aspects, vigor, dedication and absorption. Person with strong work engagement on his organization, tasks and work environment will be easier in managing work relationships, managing stress at work pressure (Meyer, 2012). This person usually has good emotional stability in work than person with low work engagement. This will contribute positively to a person's endurance in work. When person has a strong endurance in work, it will decrease the job burnout.

H₁: Work engagement has a negative and significant effect on job burnout of credit analyst

The Effect of Self-Efficacy on Job Burnout, Bank Rakyat Indonesia Branch Credit Analyst Renon

Self-efficacy is a belief about person's ability to motivate himself and take an action to deal with the situation. Bandura (1993) revealed that person who has high self-efficacy will achieve a better performance because he has a strong motivation, clear goals, and stable emotions. They tend to have higher confidence in being able to overcome work problems or pressures so that they have better endurance compared to individuals with low self-efficacy. Difficulties in work are used as challenges that can motivate them to work better and decrease the job burnout.

H₂: Self-efficacy has a negative and significant effect on job burnout of credit analyst.

RESEARCH METHODOLOGY

Population and Samples of The Research

The population of this research was the credit analyst who worked at Bank Rakyat Indonesia Renon Branch Office. This study used saturated sample technique, which included the entire population as a sample that is as much as 35 credit analysts.

Operational Variable and Variable Measurement

The operational accuracy of the variables used in this study are as follows.

1. Job Burnout (Y)

Leiter & Maslach suggested that burnout defined as emotional fatigue syndrome, depersonalization, and a sense of personal decline, achievement, which can occur to person who work with people in the same capacity (Leiter and Maslach, 1988:297). Job burnout can measure by Maslach Burnout Inventory (MBI) that consists of 22 items of statements relating to individual burnout syndrome.

2. Work Engagement (X₁)

Work engagement is a condition that describes individuals who have positive thoughts (Langelaan, 2007). Work engagement can measure by Utrecht Work Engagement Scale (UWES) that consists of 20 items of statements relating to three aspects which are vigor, dedication, and absorption.

3. Self-efficacy (X₂)

Self-efficacy is confidence of a user that allows him to carry out tasks at a certain level. This is one of the personal influencing factors to achieve the task (Bandura, 1993). Self-efficacy can be measured by general Self-Efficacy Scale (GSES) that adapted from the research of Judge et al (1998) in Oyler (2007). It can be seen that there are 7 items of statements relating to individual beliefs about their ability to complete a task or job.

Data Analysis Method

Data collection methods used in this study was survey method with questionnaire techniques. First of all, the Method of Successive Interval (MSI) was carried out on the answers to the questionnaires that have been filled in by the respondents. The MSI process was carried out to transform ordinal data (questionnaire scores) into interval data. After that, the research instrument was tested by testing the validity and reliability. If the correlation coefficient is at least 0.3 then the instrument has been declared valid. If Cronbach's alpha is more than 0.60, it means that the

instrument used is reliable (Nunnally, 1960 in Ghazali, 2009: 46). The next analysis is to test the hypothesis by using multiple linear regression analysis.

RESULT AND DISCUSSION

Description of The Respondents

Based on the data obtained, there are 35 credit analysts at Bank Rakyat Indonesia Renon Branch Office. There are 3 questionnaires from 3 credit analyst that is not filled completely. There are 32 questionnaires that already filled completely from 32 credit analyst; thus the 32 questionnaires are used to the further analysis. Most of the respondents were male and the majority of the respondents aged between 31 to 40 years old. There were 32 respondents who finished undergraduate study. All of the respondents had followed training.

Result of The Instrumental Test

All of the instruments are valid with correlation coefficient values greater than 0.3. A variable is considered reliable if the value of cronbach's alpha is greater than 0.60. The instrument has also been reliable with the cronbach's alpha value of each variable of work engagement, self-efficacy, and job burnout of 0.929; 0.918; and 0.983.

Classical Assumption Test Results

Data has been freed from multicollinearity problems with tolerance work engagement and self-efficacy values above 0.1 which were 0.214 and 0.214. VIF values of work engagement and self-efficacy were less than 10, which were 4,665 and 4,665. Data distribution was normal with asymp.sig (2-tailed) value of 0.652. Heteroscedasticity test was done by Glejser test, which is to regression the residual absolute value from the model estimated on the independent variable. If the level of significance obtained is greater than the alpha level (0.05) used, then the regression model is said to contain no heteroscedasticity problem. Test results show that work engagement and self-efficacy (0.848; 0.661) have a significance level above 0.05.

Results of Multiple Linear Regression Analysis

The value of R Square is 0.856. This means that 85,6% of job burnout variables are influenced by work engagement and self-efficacy. While 14.4% is influenced by other variables not examined in this study. F test is done by looking at the significance value in the ANOVA table, if the significance value is $F \leq \alpha$ (0.05), then this model is said to be feasible or the independent variable is able to explain the dependent variable. Therefore, the test results show a significance value of 0.000 so it can be concluded that this model is said to be feasible to study.

RESULTS OF HYPOTHESIS TEST

The Effect of Work Engagement on Job Burnout of Credit Analyst

The results of data analysis showed that work engagement had a negative and significant effect on job burnout with a significance value of 0.027 and B value of -0.511. Work engagement is a condition that describes individuals who have positive thoughts. Individuals with high work engagement are by definition active and full of energy and can be expected to be in good mental and physical shape (Langelan, 2007). All of the respondents have been worked at Bank Rakyat Indonesia more than one year. It means that they already have a good experience in facing the debtors, finishing tasks, and making a good relationship with people around them at the workplace. Individuals with longer work experience are likely to have a higher level of work engagement. Credit analyst with high work engagement tend to have good emotional stability at work. Every problem that happen at their workplace, they assume

it as a challenge and try to find a way to pass it well. All that positive thoughts will make a good working condition for them. They also have a good emotional stability in facing their tasks. A good working condition such a good facility and a positive of the credit analyst, will help to decrease the job burnout of the workers at their workplace. The results of this study supported the results of Schaufeli et al (2002) that stated individuals with high work engagement tend to work happily and work in high concentration therefore that characteristic can decrease the negative effect of job burnout.

The Effect of Self-Efficacy on Job Burnout of Credit Analyst

Self-efficacy has a negative and significant role on job burnout with a significance value of 0.001 and B value of -1.900. Self-efficacy leads to beliefs about one's ability to bring the motivation, sources of awareness, and a series of actions needed to deal with the situation. Several studies have proven that self-efficacy is related to the way individuals perform self-control, resistance to failure, seek effective problem solving, and make efforts to complete their tasks (Bandura, 1986) in (Cherian and Jacob, 2013). All of the respondents have been attended training that held by Bank Rakyat Indonesia. In the training, the credit analyst got educated and motivated by the trainer to build the enthusiasm at work. The training also helps to improve credit analyst's self-efficacy. Individuals with high self-efficacy will have good job performance and satisfaction compared to individuals with low self-efficacy. Self-efficacy leads to beliefs about one's ability to bring the motivation, sources of awareness, and a series of actions needed to deal with the situation. They tend to have higher confidence to overcome work problems or pressures so that they have better endurance than individuals with low self-efficacy. Those things will help to decrease the job burnout of the workers at their workplace. This result is in line with the research of Shoji et al (2016) which states that self-efficacy is negatively related to job burnout.

CONCLUSIONS AND SUGGESTIONS

Conclusion

The results showed that work engagement and self-efficacy had a negative and significant effect on job burnout of the credit analyst at Bank Rakyat Indonesia Renon Branch Office.

Suggestion

The result showed that work engagement and self-efficacy had a negative and significant effect on job burnout. The institution suggested to more concern making reward programs, development and training programs for the human resources especially for the credit analyst. The programs trusted can increase the work engagement and self efficacy in their employees. High work engagement and self-efficacy will make the credit analyst manage their emotion well, therefore it can decrease the negative effect of job burnout.

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